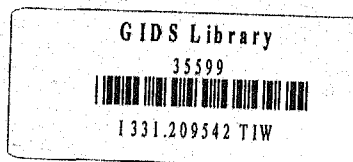


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***R. S. Tiwari***

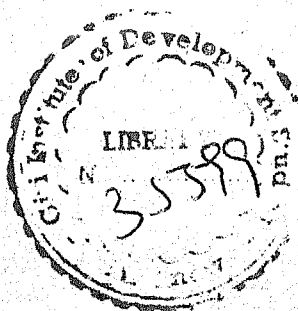


**QIRI INSTITUTE OF DEVELOPMENT STUDIES  
SECTOR O, ALIGANJ HOUSING SCHEME  
LUCKNOW-226 024**

**1999**

EMPLOYMENT AND INCOME GENERATION FOR  
MINORITIES BY DEVELOPMENT PROGRAMMES:  
A STUDY OF RAMPUR DISTRICT IN  
UTTAR PRADESH

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# EMPLOYMENT AND INCOME GENERATION FOR MINORITIES BY DEVELOPMENT PROGRAMMES: A STUDY OF RAMPUR DISTRICT IN UTTAR PRADESH

R.S. Tiwari\*

## I. Introduction

Various poverty alleviation programmes, i.e., the Integrated Rural Development Programme (IRDP), Drought Prone Area Programme (DPAP) and the Jawahar Rozgar Yojana (JRY) have been in operation in the state of Uttar Pradesh for quite some time. Besides, Training of Rural Youth for Self-Employment Programme (TRYSEM), Total Literacy Campaign (TLC), Immunization Campaign, Nehru Yuva Kendras, Minority Finance and Development Corporation (MFDC) have also existed. Several NGOs are also engaged to tackle the problems posed by poverty and unemployment. However, benefits from socio-economic development programmes have not percolated from privileged top to deprived down section of the Indian society.

This has been recognised on account of inbuilt structural problems in the existing Indian economic system.

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It is recognised that problems of poverty and unemployment needs to be handled from 'population end' by pursuing 'area based approach' rather than that of 'programme based approach.' Present study considering 500 minority households from rural and urban areas in Rampur district is a modest attempt in this direction.

## II. Minority Population Engaged in Different Economic Activities

Table-1 describes the minority population engaged in artisanal, skilled and in self-employed activities. In rural areas, a majority of minority population 29 (or 53.70 per cent) is found engaged in self-employed activities. In urban areas, 152 (or 66.38 per cent) of minority population are found engaged as skilled workers. In the district, a

Table 1: Minority Population by Different Economic Activities in Rural and Urban Areas : Rampur, 1997

Activity	Persons engaged in		
	Rural (No.)	Urban (No.)	Total (No.)
Artisans	8(14.82)	17( 7.42)	25( 8.83)
Skilled-workers	17(31.48)	152(66.38)	169(59.72)
Self-employed	29(53.70)	60(26.20)	89(31.45)
Total	54(100.0)	229(100.0)	283(100.0)

Note : Figures under bracket denote percent to row total.

Source : Based on the information collected from the field.

majority of minority population 169 (or 59.72 per cent) is found engaged as skilled-workers. Thus, self-employed activity in rural and skilled-worker intensive activity in urban and in the district are found relatively more important economic activities (Table-1).

#### II.1 Level of Satisfaction/Dissatisfaction of Minority Population Across Different Economic Activities

In Rampur district, 84 per cent of artisans, 59.76 per cent of skilled workers and 39.33 per cent of self-employed are found dissatisfied. In all, 55.48 per cent of minority population have been found dissatisfied (Table-2).

Table-2: Minority Population by Satisfaction/Dissatisfaction Across Different Economic Activities : Rampur, 1997

Activity	Persons whether:		
	Satisfied (No.)	Dissatisfied (No.)	Total (No.)
Artisans	4(16.00)	21(84.00)	25(100.00)
Skilled-workers	68(40.24)	101(59.76)	169(100.00)
Self-employed	54(60.67)	35(39.33)	89(100.00)
Total	126(44.52)	157(55.48)	283(100.00)

Note : Figures under bracket denote per cent to column total.

Source : Based on the information collected from the field.

### II.1.1 Reasons for Dissatisfaction

Table-3 describes various reasons of dissatisfaction for artisans, skilled-workers and self-employed persons. It provides multiple responses. A majority of minority artisans is found dissatisfied on account of low demand in the market,

Table-3 : Reasons\* for Dissatisfaction for Minority Population Across Different Economic Activities : Rampur, 1997

Reasons	Artisans (No.)	Skilled- workers (No.)	Self- employed (No.)
Irregular earnings	13(61.90)	38(37.62)	7(20.00)
Exploitation by middlemen	-	74(73.27)	-
Low wages	-	29(28.71)	-
Lack of future prospects	7(33.33)	34(33.66)	6(17.14)
Low demand in the market/ problems in marketing	18(85.71)	-	4(11.43)
Financial constraint in arranging working capital	12(57.14)	-	24(68.57)
Non-availability of raw material locally	6(28.57)	-	5(14.29)
High price of raw material	-	-	7(20.00)
Low margin of profit	11(52.38)	-	16(45.71)
Non-cooperative attitude of financial institutions/Banks	8(38.10)	-	10(28.57)
N=	21	101	35

\* Indicates multiple responses.

Note : Figures under bracket denote per cent to total 'N' figure.

Source : Based on the information collected from the field.

problem in the marketing, irregular earnings, financial constraint and low margin of profit. Of the skilled-workers, a majority of them is found dissatisfied due mainly to exploitation by the middlemen, irregular earnings, lack of future prospects and the low wages. Of the self-employed, a majority of them is found dissatisfied on account of financial constraint and low margin of profit. It appears that low demand in the market and irregular earnings in case of artisans; exploitation by the middlemen and irregular earnings in case of skilled-workers; and financial constraint for the self-employed have been the main casual factors for their dissatisfaction.

## II.2 Possibility for Improvement of Economic Conditions of Minorities

We have also asked certain questions from the head of the minority households as to whether or not there exists any possibility for improvement of their economic conditions. This is described in Table-4. A majority of the minority households is of the view that possibility for improvement in their economic conditions does not exist in rural, urban and in the district. For example, 54.60 per cent of minority households in rural, 59.77 per cent in urban and to 56.40 per cent of households in district feel that possibility for improvement in their economic conditions does not exist, if they start new economic activities (Table-4).



Table-4 : Possibility for Improvement of Economic Conditions of Minority Households From Present to Proposed Economic Activity : Ramour, 1997

Area	Possibility for improving economic conditions			
	Yes (No.)	No (No.)	Not Possible (No.)	Total (No.)
Rural	92(28.22)	178(54.60)	56(17.18)	326(100.00)
Urban	35(20.12)	104(59.77)	35(20.11)	174(100.00)
Total	127(25.40)	282(56.40)	91(18.20)	500(100.00)

Note : Figures under bracket denote per cent to column total.

Source : Based on the information collected from the field.

### III. Present and Proposed Economic Activities and Financial Requirements in Proposed Economic Activities

Table-5 records present and proposed activities and average financial requirement to start the proposed economic activity. In rural areas, the principal employment generating activities are agricultural labour, non-agricultural worker and agriculture (cultivation), in which 42.16 per cent, 34.31 per cent and to 17.65 per cent of minority population are employed respectively. In the rural areas, of the total minority population (102), a majority of them 41 (or 40.19 per cent) proposes to start the general



Table-5 : Present and Proposed Economic Activities and Financial Requirement in Proposed Activities in Rural and Urban Areas : Rampur, 1997

Present activities	Persons engaged in:		
	Rural (No.)	Urban (No.)	Total (No.)
Agriculture	18(17.65)	-	18(12.76)
Agricultural labour	43(42.16)	-	43(30.49)
Non-agricultural labour	35(34.31)	3( 7.69)	38(26.95)
General Stores	-	2( 5.13)	2( 1.42)
Cycle repairing	-	1( 2.56)	1( 0.71)
Tea stall	1( 0.98)	-	1( 0.71)
Zari works	1( 0.98)	7(17.55)	8( 5.67)
Bidi making	-	11(28.21)	11( 7.80)
Kite making	-	2( 5.13)	2( 1.42)
Cap making	-	1( 2.56)	1( 0.71)
Carpentry	1( 0.98)	1( 2.56)	2( 1.42)
Milk selling	2( 1.96)	-	2( 1.42)
Hair cutting	-	1( 2.56)	1( 0.71)
Rickshaw pulling	-	4(10.27)	4( 2.84)
TV/Radio repairing	-	2( 5.13)	2( 1.42)
Compass making	-	2( 5.13)	2( 1.42)
Knife selling	-	1( 2.56)	1( 0.71)
Iron tools making	-	1( 2.56)	1( 0.71)
Wood making	1( 0.98)	-	1( 0.71)
Total	102(100.0)	39(100.0)	141(100.0)

Table-5 (contd....)

Proposed activities	Persons willing to be engaged in:		
	Rural (No.)	Urban (No.)	Total (No.)
General stores	41(40.19)	8(20.51)	49(34.75)
Cloth selling	16(15.69)	2( 5.13)	18(12.77)
Pan selling	8( 7.84)	1( 2.56)	9( 6.38)
Tea stall	8( 7.84)	6(15.38)	14( 9.93)
Hotel	6( 5.88)	5(12.82)	11( 7.80)
Atta Chakki	9( 8.82)	-	9( 6.38)
Motor binding	-	6(15.38)	6( 4.26)
Cycle repairing & parts shop	9( 8.82)	4(10.26)	13( 9.22)
Tailoring	-	3( 7.70)	3( 2.13)
Electric shop	1( 0.98)	4(10.26)	5( 3.54)
Dairy	2( 1.96)	-	2( 1.42)
Taxi/Tempo	1( 0.98)	-	1( 0.71)
Diesel selling	1( 0.98)	-	1( 0.71)
Total	102(100.0)	39(100.0)	141(100.0)

Table-5 (contd....)

Proposed activities	Per person financial requirement in:		
	Rural (Rs.)	Urban (Rs.)	Total (Rs.)
General stores	36,195.00	27,250.00	34,734.00
Cloth selling	46,937.00	60,000.00	48,388.00
Pan selling	12,875.00	23,000.00	14,000.00
Tea stall	11,000.00	11,666.00	11,285.00
Hotel	23,500.00	17,000.00	20,545.00
Atta Chakki	41,111.00	-	41,111.00
Motor binding	-	16,166.00	16,166.00
Cycle repairing & parts shop	16,000.00	23,750.00	18,384.00
Tailoring	-	23,666.00	23,666.00
Electric shop	15,000.00	20,000.00	19,000.00
Dairy	52,500.00	-	52,500.00
Taxi/Tempo	50,000.00	-	50,000.00
Diesel selling	90,000.00	-	90,000.00
Average	32,755.00	22,026.00	29,787.00

Note : Figures under bracket denote percent to row total.

Source : Based on the information collected from the field.

store, which requires Rs.36,195. The 16 households (or 15.69 per cent) have preferred cloth selling which requires Rs.46,937; 8 households (or 7.84 per cent) pan selling which requires Rs.12,875; 8 households (or 7.84 per cent) tea stall which requires Rs.11,000; 9 households (or 8.82 per cent) atta-chakki which requires Rs.41,111; and 9 households (or 8.82 per cent) cycle repairing which requires Rs.16,000 per person. In rural area, a person requires Rs.32,755 to start a new economic activity.

In urban areas, of the total minority population (39), 11 (or 28.21 per cent) are employed in bidi making; 7 (or 17.95 per cent) in zari works; 4 (or 10.27 per cent) in rickshaw pulling; 3 (or 7.69 per cent) in non-agricultural activity; 2 (or 5.13 per cent) in TV/Radio repairing, etc. Of the total population employed in all activities (39), 8 (or 20.51 per cent) proposes to start general store which requires Rs.27,250 per person; 6 (or 15.38 per cent) tea stall which requires Rs.11,666; 6 (or 15.38 per cent) motor binding which requires Rs.16,166; 4 (or 10.26 per cent) cycle repairing and parts shop which requires Rs.23,750; and 4 persons (or 10.26 per cent) electric shop, which requires Rs.20,000 per person. In urban areas, a person requires Rs.22,026 to start a new economic activity.

In the district, out of 141 minority population 43 of them (or 30.49 per cent) are engaged as agricultural labour, 38 (or 26.95 per cent) as non-agricultural labour, 18 (or 12.76 per cent) in agriculture, 11 (or 7.80 per cent) in bidi

making, 8 (or 5.67 per cent) in zari works, etc. Out of 141 minority population, 49 (or 34.75 per cent) have proposed to start general store which requires Rs.34,734 per person; 18 (or 12.77 per cent) cloth selling which requires Rs.48,388; 14 (or 9.93 per cent) tea stall which requires Rs.11,285; and 13 (or 9.22 per cent) cycle repairing and parts shop which requires Rs.18,384 per person, etc. In the district, a person requires Rs.29,787 to start a new economic activity (Table-5).

#### IV. Impact of Development Programmes

We have also recorded the responses of minority households about the benefits accrued from various development programmes/schemes. Table-6 summarises the views expressed by minority households. In rural areas, a majority of households (62.27 per cent) feels that development programmes/schemes have not benefitted to the minorities. However, 37.73 per cent of the minority households feel that development programmes/schemes have benefitted to the minorities.

In urban areas, a majority of households (67.24 per cent) is of the opinion that development programmes and schemes have not been beneficial and, therefore, they have not made a positive contribution in the economic upliftment of minorities. However, 32.76 per cent of minority

Table-6 : Responses of Minority Households about the Benefit From Development Programmes/Schemes in Rural and Urban Areas : Rampur, 1997

Area	Whether minority households benefitted from Programmes/schemes		
	Yes (No.)	No (No.)	Total (No.)
<u>A. Blocks</u>			
Bilaspur	51 (41.80)	71 (58.20)	122 (100.00)
Swar	72 (35.29)	132 (64.71)	204 (100.00)
Rural Total	123 (37.73)	203 (62.27)	326 (100.00)
<u>B. Cities</u>			
Rampur	46 (34.85)	86 (65.15)	132 (100.00)
Swar	11 (26.19)	31 (73.81)	42 (100.00)
Urban Total	57 (32.76)	117 (67.24)	174 (100.00)
Grand-Total (A+B)	180 (36.00)	320 (64.00)	500 (100.00)

Note : Figures under bracket denote per cent to column total.

Source : Based on the information collected from the field.

households are of the view that development programmes/schemes have benefitted to the minority community. In the district, 64 per cent of minority households feel that development programmes/schemes are not beneficial to them, whereas, 36 per cent feel otherwise. Thus, development programmes/schemes as an instrument of economic upliftment



for minorities have not been found satisfactory. A detailed look into the success/failure of development programmes/schemes across males and females would like to provide a more clear view.

Table-7 records male and female beneficiaries from various development programmes. In rural areas, 63.56 per cent of males and 36.44 per cent of females have been found benefitted from Total Literacy Campaign. Male beneficiaries from Computer Education Programme under skill development programme are found to be 66.67 per cent, while that of female beneficiaries to 33.33 per cent. The main beneficiaries from Non-Formal Education are males. However, female beneficiaries from Non-Formal Education has been found to be non-existent. In all, 64.23 per cent of males and 35.77 per cent of females have found been benefitted from all development programmes. In urban areas, male and female beneficiaries from Total Literacy Campaign have been found in equal proportion (i.e. 50 per cent each). However, from coaching for competitive examination, only males are found benefitted. In urban total, 55 per cent of males and 45 per cent of females are found benefitted from all development programmes.

In the district, 61.76 per cent of males and 38.24 per cent of females are found benefitted from Total Literacy Campaign, while from Non-Formal Education and Coaching for Competitive Examinations only males are found benefitted. Also, 66.67 per cent of males and 33.33 per cent of females



Table-7 : Minority Male and Female Beneficiaries by Various Development Programmes in Rural and Urban Areas: Rampur, 1997

Programmes/Schemes	Number of persons benefitted in :								
	Rural			Urban			Total		
	Male (No.)	Female (No.)	Total (No.)	Male (No.)	Female (No.)	Total (No.)	Male (No.)	Female (No.)	Total (No.)
Total Literacy Campaign	75 (63.56)	43 (36.44)	118 (100.0)	9 (50.00)	9 (50.00)	18 (100.0)	84 (61.76)	52 (38.24)	136 (100.0)
Non-Formal Education	2 (100.0)	-	2 (100.0)	-	-	-	2 (100.0)	-	2 (100.0)
Coaching for Competitive Examinations	-	-	-	2 (100.0)	-	2 (100.0)	2 (100.0)	-	2 (100.0)
Skill Development Programmes of Minority Finance & Development Corporation :									
(a) Computer Education	2 (66.67)	1 (33.33)	3 (100.0)	-	-	-	2 (66.67)	1 (33.33)	3 (100.0)
(b) Stenography	-	-	-	-	-	-	-	-	-
All	79 (64.23)	44 (35.77)	123 (100.0)	11 (55.00)	9 (45.00)	20 (100.0)	90 (62.94)	53 (37.06)	143 (100.0)

Note : Figures under bracket denote per cent to column rural, urban and district total.

Source : Based on the information collected from the field.

are found benefitted from Computer Education which is a part of skill development programme. In the district 62.94 per cent of males and to 37.06 per cent of females are found benefitted from all development programmes. It is interesting that in rural areas 23.62 per cent of minority

households have been benefitted, while in urban areas 7.47 per cent of households are found benefitted. Thus, development programmes have provided more benefits in rural than to that in urban areas (Table-7).

Information on persons benefitted from different development programmes (Table-8) has also been collected from office of Chief Development Officer by the Department of

Table-8 : Applicants and Beneficiaries Under Various Development Programmes : Rampur, 1997

Programmes/ schemes	Total		Minorities	
	Applicants (No.)	Beneficia- ries*(No.)	Applicants (No.)	Beneficia- ries**(No)
IRDP	956	585(61.19)	312	199(63.78)
DWCRA	750	-	270	-
TRYSEM	440	230(52.27)	160	92(56.79)
NRY	397	-	-	-
PMRY	471	29( 6.16)	92	7( 7.61)
Nirbal Varg Avas Yojana	364	316(86.81)	28	28(100.0)

Note : \* Figures under bracket denote per cent to total applicants.

\*\* Figures under bracket denote per cent to total minority applicants.

Source : Based on the information collected by the staff of District Minority Welfare Office from the Chief Development Officer, Rampur, 1997.

District Minority Welfare, Rampur. It is recorded in Table-8. We find that in 1997, applicants under IRDP are 956, DWCRA 750, TRYSEM 440, NRY 397, PMRY 471 and under Nirbal Varg Avas Yojana to 364 in the Rampur district. Beneficiaries under IRDP, are found to be 585 (or 61.19 per cent); TRYSEM 230 (or 52.27 per cent); PMRY 29 (or 6.16 per cent); and under Nirbal Varg Avas Yojana to 316 (or 86.81 per cent). Under IRDP, there are 312 minority applicants, of which 199 (or 63.78 per cent) are beneficiaries. Under TRYSEM, of 160 minority applicants, 56.79 per cent are the beneficiaries; under PMRY 7.61 per cent are the beneficiaries; and under Nirbal Varg Avas Yojana all minority applicants have turned out to be the beneficiaries. Thus, from the view point of minorities, IRDP, TRYSEM, Nirbal Varg Avas Yojana and PMRY are found of high importance as minorities are found receiving benefits from these programmes/schemes. Remaining programmes are yet to play their roles for the development of minority community.

#### IV.1 Financial Assistance, Employment and Income Generation

Table-9 provides financial assistance provided to the members of minority households and the average employment and income generated therefrom. In rural areas, the financial assistance per person under different programmes and schemes has been worked out to be Rs.12,462.00, which has varied from Rs.15,000.00 in seasonal activity to Rs.12,223.00 in self-employment in trade/business.

Table-9 : Financial Assistance, Employment and Income Generation Per Person From Different Development Programmes/Schemes in Rural and Urban Areas, Rampur : 1997

Area/programmes/schemes	Financial assistance per person (Rs.)	Employment generated per person (Days)	Income generated per person (Rs.)
<u>Rural</u>			
Employment generating programmes/schemes		33.39	1,707.00
Self-employment in skilled activity	-	-	-
Self-employment in artisanal/handicraft/household activity	12,334.00	60.00	7,668.00
Self-employment in trade/business	12,223.00	150.00	9,445.00
Self-employment in service activity	-	-	-
Manufacturing	-	-	-
Transport	-	-	-
Export	-	-	-
Seasonal activity	15,000.00	150.00	6,000.00
Sub-Total	12,462.00	42.70	2,454.00

Table-9 (contd....)

Area/programmes/schemes	Financial assistance per person (Rs.)	Employment generated per person (Days)	Income generated per person (Rs.)
<u>Urban</u>			
Employment generating programmes/schemes	-	60.00	3,714.00
Self-employment in skilled activity	13,000.00	180.00	9,688.00
Self-employment in artisanal/handicraft/household activity	15,334.00	180.00	10,000.00
Self-employment in trade/business	15,778.00	270.00	10,000.00
Self-employment in service activity	-	-	-
Manufacturing	-	-	-
Transport	-	-	-
Export	-	-	-
Seasonal activity	-	-	-
Sub-Total	13,920.00	179.60	9,063.00

Table-9 (contd....)

Area/programmes/schemes	Financial assistance per person (Rs.)	Employment generated per person (Days)	Income generated per person (Rs.)
<u>District</u>			
Employment generating programmes/schemes	-	34.98	1,828.00
Self-employment in skilled activity	13,000.00	180.00	9,688.00
Self-employment in artisanal/handicraft/household activity	14,584.00	163.63	9,417.00
Self-employment in trade/business	14,000.00	210.00	9,723.00
Self-employment in service activity	-	-	-
Manufacturing	-	-	-
Transport	-	-	-
Export	-	-	-
Seasonal activity	15,000.00	150.00	6,000.00
Total (Rural+Urban)	13,619.00	86.57	4,543.00

Source : Based on the information collected from the field.

As far employment generation, the employment per person comes to about 43 days from all programmes/schemes, being highest each in self-employment, trade/business and seasonal activities (150 days), while lowest in employment generating



schemes (over 33 days). Income per person generated through all programmes/schemes is worked out to be Rs.2,454.00, being highest in self-employment in trade/business (Rs.9,445.00), while lowest in employment generating programmes/schemes (Rs.1707.00).

In urban areas, the financial assistance received by minority household members from all development programmes/schemes comes to Rs.13,920.0 per person. Of which, highest is found in self-employment in trade/business (Rs.15,778.00) per person, while lowest in self-employment in skilled activity (Rs.13,000.00) per person. The average employment generated from all the development programme comes to about 180 days per person, being highest in self-employment in trade/business (270 days), while lowest in employment generating programmes/schemes (60 days). The income generated from all development programmes comes to Rs.9,063.00 per person. It has varied from one development programme to another. It is found highest each in self-employment in trade/business and self-employment in artisanal/handicraft/handloom/household activity (Rs.10,000 per person), whereas, lowest in employment generating programmes/schemes (Rs.3,714.00 per person).

In the district, the value of financial assistance per person comes to Rs.13,619.00 and employment to about 87 days per person. The income generated from these programmes comes to Rs.4,543.00 per person. Employment generated per person is found highest from self-employment in trade/business (210



days), while lowest from employment generating programmes/schemes (about 35 days). Income generated is found highest from self-employment in trade/business (Rs.9,723.00) per person, whereas, lowest from employment generating programmes/schemes (Rs.1,828.00) per person.

#### V. Concluding Remarks

It is found that a majority of minority population in rural areas is employed as self-employed, while in urban areas, they are engaged as skilled workers. In the district, a majority of minority population is found engaged as skilled workers. Dissatisfaction across different economic activities has, however, prevailed. A down-ward market demand and irregular earnings for artisans, exploitation by middlemen and irregular earnings for skilled workers and financial constraint for self-employed have emerged as principal reasons for dissatisfaction.

A majority of minority population wishes to start general store, cloth selling, pan selling, tea stall, atta chakki and cycle repairing activities. To start a new activity in rural areas requires Rs.32,755 per person. In urban areas, bidi making, zari works, rickshaw pulling, T.V., Radio repairing and motor binding are found principal economic activities. The new economic activities proposed are : general store, tea stall, motor binding and cycle repairing and parts shop. To start an economic activity

requires Rs.22,026 per person. In the district, to start a new activity requires Rs.29,787 per person.

The employment generation from all economic activities has been worked out to about 43 days per person in rural, while about 180 days per person in urban areas. In district, it comes to about 87 days per person. Financial assistance is worked out to be Rs.12,462 per person in rural and to Rs.13,920 per person in the urban areas. It comes to Rs.13,619 per person in the district. Income generated comes to Rs.2,454 per person in rural, Rs.9,063 in urban and to Rs.4,543 in the district.

Finding arising out of the study, thus, underlines general store in rural, urban and in the district and self-employed trade/business activity with a high employment and income generating potential. Thus, it is recommended that these activities need to be encouraged for the socio-economic development of minorities by adopting effective policy measures and concerted efforts need to be made to overcome the problems faced by self-employed trade/business economic activity. Also, attempt needs to be made so as to extend the fruits of development programmes to the female population of the minority community. A larger participation of female population needs to be considered by government of Uttar Pradesh on priority basis.